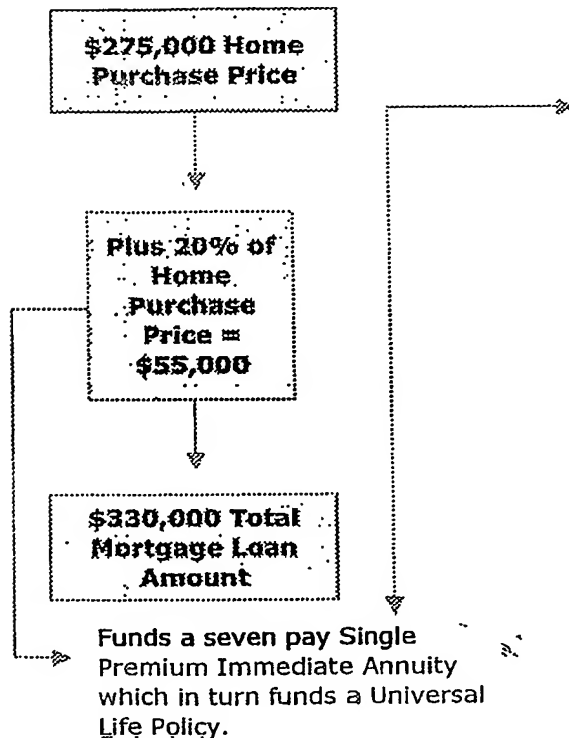


The Mana Loan

Financing: 100%

Term: 30 Year Bi-Weekly Loan

Borrower: 33 Year-Old Non-smoking Male

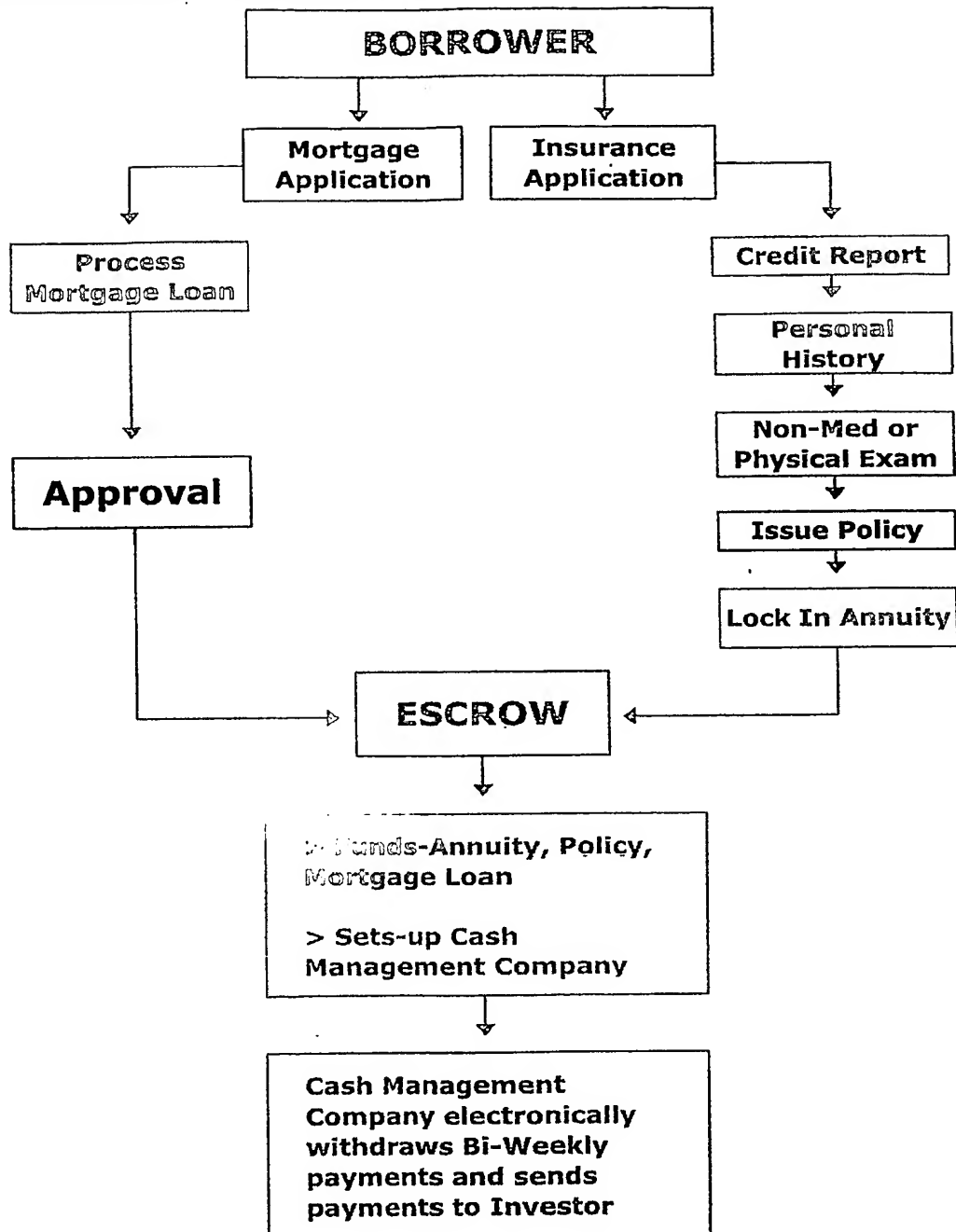


| YEARS | ANNUITY | POLICY \$ VALUE |
|-------|-------------|-----------------|
| 1st | \$7,950 | \$5,271 |
| 2nd | 7,950 | 12,961 |
| 3rd | 7,950 | 20,991 |
| 4th | 7,950 | 29,369 |
| 5th | 7,950 | 38,109 |
| 6th | 7,950 | 47,602 |
| 7th | 7,950 | 57,509 |
| 8th | Policy Paid | 60,029 |
| 9th | in Full | 62,456 |

*Non-Guaranteed Policy

Homeowner

- No Money Down
- Owns Home F/C 25th Year
- Approx. \$123,000 cash value in policy
- Death Benefit Equal to Loan Amount.

Schematic Flow Chart

Compare the Mana Loan™ (Patent Pending)

The following illustration compares a Mana Loan with a 95% LTV Standard Loan.
The Standard borrower has purchased a Universal Life policy with a death benefit equal to the death benefit of the Mana Loan of \$330,000

Loan Details: Mana Loan = BI-WEEKLY Payments Standard Loan = MONTHLY Payments
Borrower: 33 Year-Old Male Mana vs 95% Standard Loan

| | MANA LOAN 100% Loan | STANDARD LOAN 95% Loan | |
|---------------------------------------|---|-----------------------------|-----------------------------|
| Initial Costs | Home Purchase: | \$275,000.00 | \$275,000.00 |
| | Down Payment: | \$0.00 | \$13,750.00 |
| | Annuity/Policy: | \$55,000.00 | \$0.00 |
| | Mortgage Amount: | \$330,000.00 | \$261,250.00 |
| Rates | Interest Rate: | 6.25% MI Included | 5.50% MI Not Included |
| | Term: | 30 Year | 30 Year |
| Payments | Payment Method: | Bi-Weekly | Monthly |
| | Loan Payments: | \$1,015.93 | \$1,483.35 |
| | Insurance Premiums: | In Loan | \$128.56 |
| | MI Payment: | In Interest Rate | \$171.00 |
| | Total Payment Amount: | \$2,031.87 Every 28 Days | \$1,782.91 Every 30 Days |
| What happens at the end of the loans? | What Happens at the End of the Loans? | | |
| | Total Principal Paid: | (\$330,000.00) | (\$261,250.00) |
| | Total Interest Paid: | (\$312,277.76) | (\$272,755.55) |
| | Total Principal & Interest Paid: | (\$642,277.76) | (\$534,005.55) |
| | Down Payment: | \$0.00 | (\$13,750.00) |
| | *Life Insurance Premiums: | In Loan | (\$46,281.60) |
| | Total MI ¹ : | In Interest Rate | (\$18,981.00) |
| | Policy Net Surrender Value ² : | \$128,586.00 | \$44,277.00 |

Both Loans have
3/4 pt MI.

Homeowner pays premiums of
\$128.56 a month for the same
death benefit of \$330,000 as the
Mana Loan. It would take a
homeowner 36 years to equal
the premiums that the Mana
Loan pays in 7 years.

Payment difference is \$248.96 or
\$418.28 per month.

The Mana Loan has additional tax
write-off advantages. See
"Financial Position of Banks and
Borrowers."

Notice cash surrender difference of
\$84,309

Mana Loan Performance:

\$55,049.39

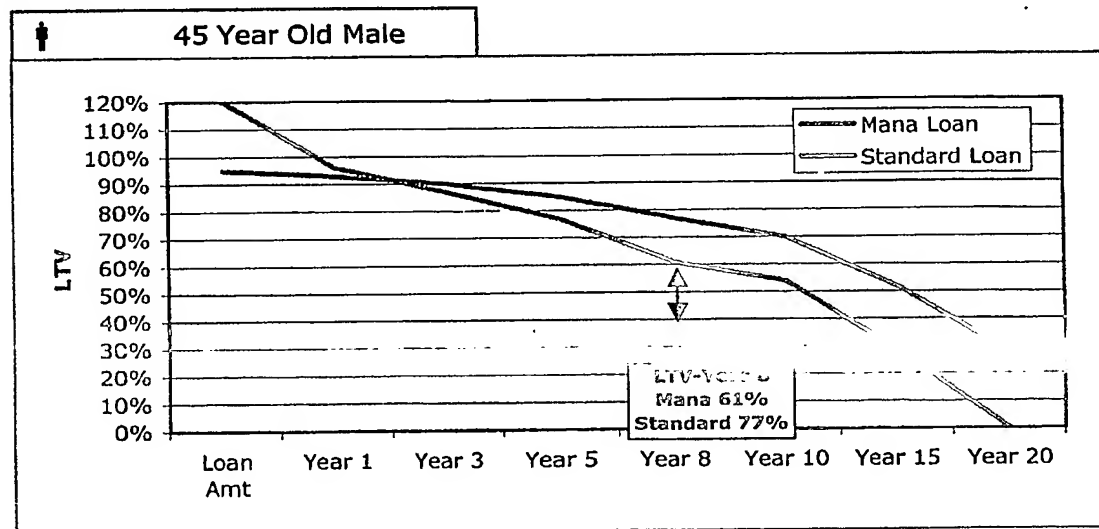
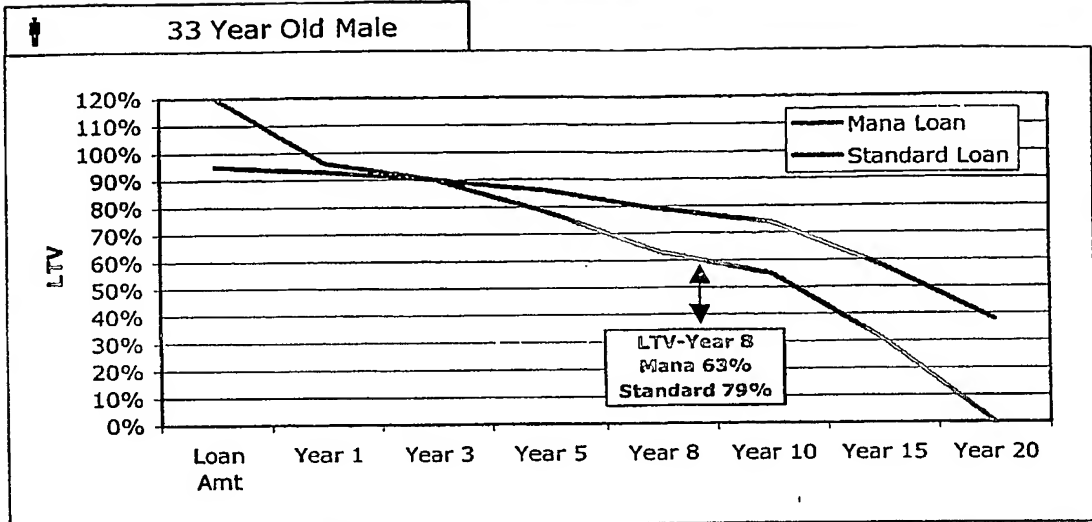
*Additional Tax Advantages Not Included

1 \$2,052 X 9yrs = 80% LTV

2 Non-guaranteed

* These are for illustrative purposes only. In all cases the actual
life and annuity contracts values will prevail. Dividends and
interest are not guaranteed. Values illustrated will vary from
year to year based on the actual credited rates. Rates accrue
to the end of the year that the loan ends.

Loan to Value
Mortgage Principal Balance Less Policy Cash Surrender
Mana vs 95% Standard Loan with Monthly Policy Premiums.

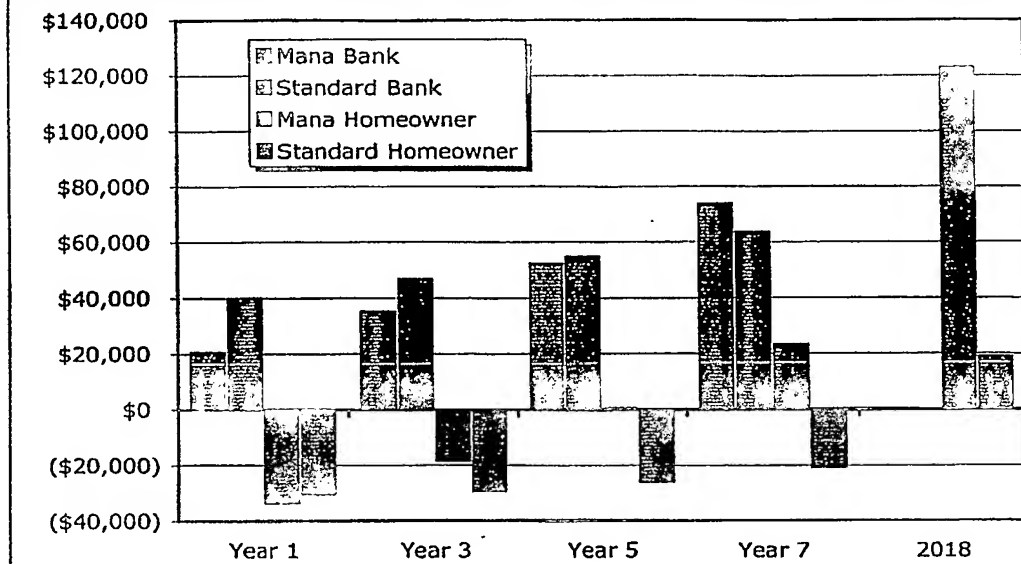


Financial Position of Bank and Borrowers

Mana Loan vs 95% Standard Loan

33 Year-Old Male Non-Smoker

| | Mana Bank | Standard Bank | Mana Homeowner | Standard Homeowner |
|--------|-----------|---------------|----------------|--------------------|
| Year 1 | \$20,544 | \$39,949 | (\$33,468) | (\$30,326) |
| Year 3 | \$34,900 | \$46,922 | (\$18,151) | (\$29,255) |
| Year 5 | \$52,268 | \$54,704 | \$306 | (\$25,948) |
| Year 7 | \$73,748 | \$63,388 | \$23,021 | (\$20,761) |
| 2018 | | | \$122,694 | \$18,919 |



Mana Loans Payments to be Made for Homeowner from Policy's Cash Surrender Value

33-Year Old Non-Smoking Male

| | Annuity Payments | * Payments Allowed | ** Approximate Cash Surrender Balance | *** Actual Cash Surrender Value | Annuity Balance |
|---|------------------|--------------------|---------------------------------------|---------------------------------|-----------------|
| 16 SKIPPED PAYMENTS ALLOWED | | | | | |
| Year 2 (4 pymts) | 7,950 | (8,128) | 4,833 | 12,961 | 39,750 |
| Year 3 (2 pymts) | 7,950 | (4,064) | 8,799 | 20,991 | 31,800 |
| Year 4 (2 pymts) | 7,950 | (4,064) | 13,113 | 29,369 | 23,850 |
| Year 5 (2 pymts) | 7,950 | (4,064) | 17,789 | 38,109 | 15,900 |
| Year 6 (2 pymts) | 7,950 | (4,064) | 23,218 | 47,602 | 7,950 |
| Year 7 (2 pymts) | 7,950 | (4,064) | 29,061 | 57,509 | 0 |
| Year 8 (2 pymts) | Paid Out | (4,064) | 27,517 | 60,029 | 0 |
| Totals: | 47,700 | (32,512) | 27,517 | 60,029 | |
| If the Mana Homeowner used all 16 pymts in 8 years the Mana loan SLW would be 3% vs 7.9% w/Standard Home Plan. Mana's Principal Balance less Policy Cash Surrender Value. | | | | | |

45- Year Old Male-Non Smoking

| | Annuity Payments | * Payments Allowed | ** Approximate Cash Surrender Balance | *** Actual Cash Surrender Value | Annuity Balance |
|---|------------------|--------------------|---------------------------------------|---------------------------------|-----------------|
| 16 SKIPPED PAYMENTS ALLOWED | | | | | |
| Year 2 (4 pymts) | 9,500 | (8,392) | 4,878 | 13,250 | 47,500 |
| Year 3 (2 pymts) | 9,500 | (4,196) | 10,022 | 22,610 | 38,000 |
| Year 4 (2 pymts) | 9,500 | (4,196) | 15,562 | 32,346 | 28,500 |
| Year 5 (2 pymts) | 9,500 | (4,196) | 21,486 | 42,466 | 19,000 |
| Year 6 (2 pymts) | 9,500 | (4,196) | 28,463 | 53,639 | 9,500 |
| Year 7 (2 pymts) | 9,500 | (4,196) | 35,896 | 65,268 | 0 |
| Year 8 (2 pymts) | Paid Out | (4,196) | 34,447 | 68,015 | 0 |
| Totals: | 57,000 | (33,568) | 34,447 | 68,015 | |
| If the Mana Homeowner used all 16 pymts in 8 years the Mana loan SLW would be 7.1% vs 7.7% w/Standard Home Plan. Mana's Principal Balance less Policy Cash Surrender Value. | | | | | |

* Unused "Payments Allowed" can be rolled forward to be applied towards subsequent years.

** Approximate surrender value based on current interest rates.

*** Surrender value with no payments taken out

†These illustrations are for illustrative purposes only. In all cases the actual life and annuity contracts values will prevail. Dividends and interest are not guaranteed. Values illustrated will vary from year to year based on the actual credited rates. Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

\$275,000 @ 6.25%
Home Mortgage

The Mana Loan™

Bi-Weekly payments made every 14 days.

First

Loan Date Payment Date

02/09/2004 02/23/2004

Loan Details

Interest Rate: **6.25%**
Term (years): **30**
Method Of Payments: **Bi-Weekly**
Number Of Payments: **360**
Monthly Mortgage Amt: **\$1,111.89**
Monthly Policy Payment: **\$0.00**
Extra Pymt Every 14 Days: **0**

Loan Calculation

Home Price: **\$275,000.00**
Down Payment: **\$0.00**
Annuity % of Home \$: **0.00**
Annuity \$: **\$0.00**
Other Annuity \$: **0.00**
Loan Total: **\$275,000.00**
Total Pymt. 14 Days: **\$1,111.89**
Total Pymt. 28 Days: **\$2,223.78**

Yearly Summary

Payments made every 14 days

| Year | Payment Amount | Principal | Cumulative Principal | Interest | Cumulative Interest | Balance |
|------|----------------|-------------|----------------------|-------------|---------------------|--------------|
| 1 | \$22,011.89 | \$4,972.18 | \$4,972.18 | \$17,039.71 | \$17,039.71 | \$270,027.82 |
| 2 | \$22,011.89 | \$5,621.22 | \$10,593.40 | \$16,378.54 | \$33,418.25 | \$264,406.60 |
| 3 | \$22,011.89 | \$6,381.64 | \$16,975.04 | \$15,628.22 | \$49,046.47 | \$258,358.38 |
| 4 | \$22,011.89 | \$7,153.62 | \$24,128.66 | \$14,788.67 | \$63,835.14 | \$251,722.76 |
| 5 | \$22,011.89 | \$7,937.62 | \$32,066.28 | \$13,814.87 | \$77,650.01 | \$244,585.09 |
| 6 | \$22,011.89 | \$8,733.62 | \$40,799.90 | \$12,628.22 | \$90,278.23 | \$236,846.87 |
| 7 | \$22,011.89 | \$9,541.22 | \$50,341.12 | \$11,229.60 | \$101,507.83 | \$228,345.27 |
| 8 | \$22,011.89 | \$10,360.22 | \$60,701.34 | \$9,628.22 | \$111,136.05 | \$219,085.05 |
| 9 | \$22,011.89 | \$11,191.12 | \$71,892.46 | \$7,817.16 | \$118,953.21 | \$209,193.89 |
| 10 | \$22,011.89 | \$12,033.62 | \$83,926.08 | \$5,731.95 | \$124,685.16 | \$198,160.27 |
| 11 | \$22,011.89 | \$12,887.62 | \$96,813.70 | \$3,369.15 | \$128,054.31 | \$185,342.65 |
| 12 | \$22,011.89 | \$13,753.62 | \$110,567.32 | \$76.38 | \$128,130.69 | \$171,588.97 |
| 13 | \$22,011.89 | \$14,631.62 | \$125,198.94 | \$0.00 | \$128,130.69 | \$157,157.35 |
| 14 | \$22,011.89 | \$15,521.62 | \$140,720.56 | \$0.00 | \$128,130.69 | \$142,035.73 |
| 15 | \$22,011.89 | \$16,423.62 | \$157,144.18 | \$0.00 | \$128,130.69 | \$126,212.11 |
| 16 | \$22,011.89 | \$17,337.62 | \$174,481.80 | \$0.00 | \$128,130.69 | \$109,774.49 |
| 17 | \$22,011.89 | \$18,263.62 | \$192,745.42 | \$0.00 | \$128,130.69 | \$92,710.87 |
| 18 | \$22,011.89 | \$19,201.62 | \$211,947.04 | \$0.00 | \$128,130.69 | \$75,009.25 |
| 19 | \$22,011.89 | \$20,151.62 | \$232,098.66 | \$0.00 | \$128,130.69 | \$56,657.63 |
| 20 | \$22,011.89 | \$21,113.62 | \$253,212.28 | \$0.00 | \$128,130.69 | \$37,544.01 |
| 21 | \$22,011.89 | \$22,087.62 | \$275,300.00 | \$0.00 | \$128,130.69 | \$18,455.39 |
| 22 | \$22,011.89 | \$23,073.62 | \$298,373.62 | \$0.00 | \$128,130.69 | \$-1,678.23 |
| 23 | \$22,011.89 | \$24,071.62 | \$322,445.24 | \$0.00 | \$128,130.69 | \$-22,750.61 |
| 24 | \$22,011.89 | \$25,081.62 | \$347,526.86 | \$0.00 | \$128,130.69 | \$-48,832.99 |
| 25 | \$6,946.11 | \$6,869.72 | \$275,000.00 | \$76.38 | \$260,231.47 | \$0.00 |

\$55,000 @ 6.25%
Note for Annuity
33 Year -Old Male/Female Non=Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

| Loan Details | | Loan Calculation | |
|---------------------------|-------------|------------------------|-------------|
| Interest Rate: | 6.25% | Home Price: | \$55,000.00 |
| Term (years): | 30 | Down Payment: | \$0.00 |
| Method Of Payments: | Bi-Weekly | Annuity % of Home \$: | |
| Number Of Payments: | 666 | Annuity \$: | \$800.00 |
| Monthly Mortgage Ins.: | | Other Annuity \$: | |
| Monthly Policy Payment: | 11.35/month | Loan Total: | \$55,000.00 |
| Extra Pymt Every 14 Days: | | Total Pymt. 14 Days: | \$1,693.28 |
| | | Total Pymt. 28 Days: | \$3,386.56 |

| Yearly Summary | | | | | | |
|-----------------------------|----------------|------------|----------------------|------------|---------------------|-------------|
| Payments made every 14 days | | | | | | |
| Year | Payment Amount | Principle | Cumulative Principal | Interest | Cumulative Interest | Balance |
| 1 | \$4,402.38 | \$994.44 | \$994.44 | \$3,407.94 | \$3,407.94 | \$54,005.56 |
| 2 | \$4,402.38 | \$1,000.00 | \$1,994.44 | \$3,275.70 | \$10,027.53 | \$52,972.00 |
| 3 | \$4,402.38 | \$1,005.56 | \$2,994.44 | \$3,143.46 | \$13,171.00 | \$51,928.54 |
| 4 | \$4,402.38 | \$1,011.11 | \$3,994.44 | \$3,011.21 | \$16,182.21 | \$50,877.33 |
| 5 | \$4,402.38 | \$1,016.67 | \$4,994.44 | \$2,878.96 | \$19,061.17 | \$49,818.37 |
| 6 | \$4,402.38 | \$1,022.22 | \$5,994.44 | \$2,746.71 | \$21,807.88 | \$48,751.66 |
| 7 | \$4,402.38 | \$1,027.78 | \$6,994.44 | \$2,614.46 | \$24,422.34 | \$47,677.20 |
| 8 | \$4,402.38 | \$1,033.33 | \$7,994.44 | \$2,482.21 | \$26,904.55 | \$46,594.99 |
| 9 | \$4,402.38 | \$1,038.89 | \$8,994.44 | \$2,349.96 | \$29,254.51 | \$45,505.03 |
| 10 | \$4,402.38 | \$1,044.44 | \$9,994.44 | \$2,217.71 | \$31,472.22 | \$44,407.32 |
| 11 | \$4,402.38 | \$1,050.00 | \$10,994.44 | \$2,085.46 | \$33,557.68 | \$43,301.86 |
| 12 | \$4,402.38 | \$1,055.56 | \$11,994.44 | \$1,953.21 | \$35,510.89 | \$42,188.65 |
| 13 | \$4,402.38 | \$1,061.11 | \$12,994.44 | \$1,820.96 | \$37,331.85 | \$41,067.69 |
| 14 | \$4,402.38 | \$1,066.67 | \$13,994.44 | \$1,688.71 | \$39,020.56 | \$39,938.98 |
| 15 | \$4,402.38 | \$1,072.22 | \$14,994.44 | \$1,556.46 | \$40,577.02 | \$38,802.52 |
| 16 | \$4,402.38 | \$1,077.78 | \$15,994.44 | \$1,424.21 | \$42,001.23 | \$37,658.31 |
| 17 | \$4,402.38 | \$1,083.33 | \$16,994.44 | \$1,291.96 | \$43,293.19 | \$36,506.35 |
| 18 | \$4,402.38 | \$1,088.89 | \$17,994.44 | \$1,159.71 | \$44,452.90 | \$35,346.64 |
| 19 | \$4,402.38 | \$1,094.44 | \$18,994.44 | \$1,027.46 | \$45,480.36 | \$34,179.18 |
| 20 | \$4,402.38 | \$1,100.00 | \$19,994.44 | \$895.21 | \$46,375.57 | \$33,003.97 |
| 21 | \$4,402.38 | \$1,105.56 | \$20,994.44 | \$762.96 | \$47,138.53 | \$31,821.01 |
| 22 | \$4,402.38 | \$1,111.11 | \$21,994.44 | \$630.71 | \$47,769.24 | \$30,630.30 |
| 23 | \$4,402.38 | \$1,116.67 | \$22,994.44 | \$498.46 | \$48,267.70 | \$29,431.84 |
| 24 | \$4,402.38 | \$1,122.22 | \$23,994.44 | \$366.21 | \$48,633.91 | \$28,225.63 |
| 25 | \$1,389.22 | \$1,373.94 | \$55,000.00 | \$15.28 | \$52,046.29 | \$0.00 |

\$65,685 @ 6.25%
Note for Annuity
45 Year-Old Male Non-Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

| Loan Details | | Loan Calculation | |
|---------------------------|-----------|------------------------|-------------|
| Interest Rate: | 6.25% | Home Price: | \$55,000.00 |
| Term (years): | 30 | Down Payment: | \$0.00 |
| Method Of Payments: | Bi-Weekly | Annuity % of Home \$: | |
| Number Of Payments: | 360 | Annuity \$: | |
| Monthly Mortgage Ins.: | | Other Annuity \$: | |
| Monthly Policy Payment: | | Loan Total: | \$55,000.00 |
| Extra Pymt Every 14 Days: | | Total Pymt. 14 Days: | \$169.32 |
| | | Total Pymt. 28 Days: | \$338.64 |

| Payments made every 14 days | | | | | | |
|-----------------------------|----------------|------------|----------------------|------------|---------------------|--------------|
| Year | Payment Amount | Principal | Cumulative Principal | Interest | Cumulative Interest | Balance |
| 1 | \$4,402.38 | \$994.44 | \$994.44 | \$3,407.94 | \$3,407.94 | \$54,005.56 |
| 3 | \$4,402.38 | \$1,013.67 | \$3,028.11 | \$3,275.70 | \$10,027.15 | \$43,972.85 |
| 5 | \$4,402.38 | \$1,276.57 | \$6,304.68 | \$3,125.88 | \$16,353.50 | \$37,619.35 |
| 7 | \$4,402.38 | \$1,446.25 | \$8,460.32 | \$2,956.13 | \$22,356.33 | \$46,539.68 |
| 9 | \$4,402.38 | \$1,614.53 | \$10,074.85 | \$2,768.59 | \$28,124.92 | \$56,874.73 |
| 11 | \$4,402.38 | \$1,836.46 | \$11,911.31 | \$2,559.92 | \$33,187.30 | \$68,751.14 |
| 13 | \$4,402.38 | \$2,103.33 | \$13,914.64 | \$2,299.05 | \$37,912.69 | \$83,837.77 |
| 15 | \$4,402.38 | \$2,383.02 | \$16,297.66 | \$2,019.35 | \$42,095.61 | \$101,052.94 |
| 17 | \$4,402.38 | \$2,699.92 | \$18,997.58 | \$1,702.46 | \$45,663.92 | \$120,388.49 |
| 19 | \$4,402.38 | \$3,058.95 | \$22,056.53 | \$1,343.43 | \$48,535.90 | \$141,924.39 |
| 21 | \$4,402.38 | \$3,465.72 | \$25,522.25 | \$936.66 | \$50,618.95 | \$165,543.44 |
| 23 | \$4,402.38 | \$3,926.59 | \$29,448.84 | \$475.79 | \$51,808.15 | \$191,351.63 |
| 25 | \$1,389.22 | \$1,373.94 | \$55,000.00 | \$15.28 | \$52,046.29 | \$0.00 |

Standard Loan

Monthly payments made every 30 days.

First

Loan Date Payment Date

02/09/2004 03/16/2004

| Loan Details | | Loan Generation | |
|---|----------|----------------------|--------------|
| Interest Rate: | 5.50% | Home Price: | \$275,000.00 |
| Term (years): | 30 | % Down Payment: | 5.00% |
| Method Of Payments: | Monthly | Down Payment: | \$13,750.00 |
| Number Of Payments: | 360 | Oth. Down Payment: | |
| Monthly Mortgage Ins.: | \$171.00 | Loan To Cost: | |
| Monthly Policy Payment: | \$110.21 | Loan Payment: | |
| * MI automatically drops off at 80% LTV | | Total Pymt. 30 Days: | \$1,166.56 |
| | | Total Pymt. 28 Days: | |

| Yearly Summary | | Payments made every month | | | | |
|----------------|----------------|---------------------------|----------------------|-------------|---------------------|--------------|
| Year | Payment Amount | Principal | Cumulative Principal | Interest | Cumulative Interest | Balance |
| 1 | \$21,174.71 | \$3,519.27 | \$3,519.27 | \$14,280.91 | \$14,280.91 | \$257,730.73 |
| 2 | \$19,122.71 | \$3,927.50 | \$7,446.77 | \$13,872.55 | \$28,153.46 | \$244,808.24 |
| 3 | \$17,170.71 | \$4,335.73 | \$11,782.50 | \$13,464.19 | \$41,617.65 | \$231,885.75 |
| 4 | \$15,218.71 | \$4,743.96 | \$16,526.46 | \$13,055.83 | \$54,673.48 | \$218,963.26 |
| 5 | \$13,266.71 | \$5,152.19 | \$21,678.65 | \$12,647.47 | \$67,320.95 | \$206,040.77 |
| 6 | \$11,314.71 | \$5,560.42 | \$27,239.07 | \$12,239.11 | \$79,560.06 | \$193,118.28 |
| 7 | \$9,362.71 | \$5,968.65 | \$33,207.72 | \$11,830.75 | \$91,390.81 | \$180,195.79 |
| 8 | \$7,410.71 | \$6,376.88 | \$39,584.60 | \$11,422.39 | \$102,813.20 | \$167,273.30 |
| 9 | \$5,458.71 | \$6,785.11 | \$46,369.71 | \$11,014.03 | \$113,827.23 | \$154,350.81 |
| 10 | \$3,506.71 | \$7,193.34 | \$53,563.05 | \$10,605.67 | \$124,432.90 | \$141,428.32 |
| 11 | \$1,554.71 | \$7,601.57 | \$61,164.62 | \$10,197.31 | \$134,630.21 | \$128,505.83 |
| 12 | \$19,122.71 | \$6,092.13 | \$67,256.75 | \$11,700.00 | \$146,330.21 | \$116,583.34 |
| 13 | \$19,122.71 | \$6,798.80 | \$74,055.55 | \$11,001.39 | \$157,331.60 | \$104,660.85 |
| 14 | \$19,122.71 | \$7,587.44 | \$81,643.00 | \$10,212.78 | \$167,544.38 | \$92,738.36 |
| 15 | \$19,122.71 | \$8,467.57 | \$90,110.57 | \$9,332.62 | \$176,877.00 | \$80,815.87 |
| 16 | \$19,122.71 | \$9,449.79 | \$99,560.36 | \$8,350.40 | \$185,227.40 | \$68,893.38 |
| 17 | \$19,122.71 | \$10,545.94 | \$110,106.30 | \$7,254.25 | \$192,481.65 | \$56,970.89 |
| 18 | \$19,122.71 | \$11,769.24 | \$121,875.54 | \$6,030.94 | \$198,512.59 | \$45,048.40 |
| 19 | \$19,122.71 | \$13,134.44 | \$135,010.00 | \$4,665.74 | \$203,178.33 | \$33,125.91 |
| 20 | \$19,122.71 | \$14,658.01 | \$149,668.01 | \$3,142.18 | \$206,320.51 | \$21,203.42 |
| 21 | \$19,122.71 | \$16,358.30 | \$166,026.31 | \$1,441.88 | \$207,762.39 | \$9,280.93 |
| 22 | \$19,122.71 | \$18,246.84 | \$184,273.15 | \$0.00 | \$207,762.39 | \$0.00 |
| 23 | \$19,122.71 | \$19,122.71 | \$203,395.86 | \$0.00 | \$207,762.39 | \$0.00 |
| 24 | \$19,122.71 | \$19,122.71 | \$222,518.57 | \$0.00 | \$207,762.39 | \$0.00 |
| 25 | \$19,122.71 | \$19,122.71 | \$241,641.28 | \$0.00 | \$207,762.39 | \$0.00 |
| 26 | \$19,122.71 | \$19,122.71 | \$260,763.99 | \$0.00 | \$207,762.39 | \$0.00 |
| 27 | \$19,122.71 | \$19,122.71 | \$279,886.70 | \$0.00 | \$207,762.39 | \$0.00 |
| 28 | \$19,122.71 | \$19,122.71 | \$299,009.41 | \$0.00 | \$207,762.39 | \$0.00 |
| 29 | \$19,122.71 | \$19,122.71 | \$318,132.12 | \$0.00 | \$207,762.39 | \$0.00 |
| 30 | \$19,122.71 | \$19,122.71 | \$337,254.83 | \$0.00 | \$207,762.39 | \$0.00 |

\$275,000 @ 6.25%
35 Yr-Old Mortgage
33-Yr Old Male

The Mana Loan™

Bi-Weekly payments made every 14 days.

First
 Loan Date Payment Date
 02/09/2004 02/23/2004

| Loan Calculation | |
|---------------------------|--------------|
| Interest Rate: | 6.25% |
| Term (years): | 35 |
| Method Of Payments: | Bi-Weekly |
| Number Of Payments: | 7-23-2 |
| Monthly Policy Payment: | no payment |
| Extra Pymt Every 14 Days: | |
| Home Price: | \$275,000.00 |
| Down Payment: | \$0.00 |
| Annuity % of Home \$: | |
| Annuity \$: | |
| Other Annuity \$: | |
| Loan Total: | \$275,000.00 |
| Total Pymt. 14 Days: | |
| Total Pymt. 28 Days: | |

| Payments made every 14 days | | | | | | |
|-----------------------------|----------------|-------------|----------------------|-------------|---------------------|--------------|
| Year | Payment Amount | Pricipal | Cumulative Principal | Interest | Cumulative Interest | Balance |
| | | | | | | |
| | | | \$12,523.90 | \$16,540.2 | | |
| | | | | | | |
| 7 | \$20,987.98 | \$5,690.50 | \$18,214.40 | \$16,540.2 | \$113,592.19 | \$241,676.30 |
| | | | | | | |
| | | | \$76,091.08 | \$12,702.35 | \$160,757.7 | |
| | | | | | | |
| | | | \$11,923.10 | \$1,355.29 | \$1,355.29 | |
| 19 | \$20,987.98 | \$12,048.65 | \$138,289.26 | \$8,939.33 | \$260,482.44 | \$13,717.74 |
| 20 | \$20,987.98 | \$12,824.76 | \$151,114.02 | \$8,165.28 | \$268,645.66 | \$12,388.98 |
| 21 | \$20,987.98 | \$13,650.86 | \$164,764.88 | \$7,337.12 | \$275,982.79 | \$11,023.12 |
| 22 | \$20,987.98 | \$14,530.18 | \$179,295.06 | \$6,457.81 | \$282,440.59 | \$9,559.41 |
| 23 | \$20,987.98 | \$15,466.13 | \$194,761.19 | \$5,521.85 | \$287,962.45 | \$8,028.81 |
| 24 | \$20,987.98 | \$16,462.88 | \$211,224.07 | \$4,525.61 | \$292,488.05 | \$6,540.75 |
| 25 | \$20,987.98 | \$17,522.79 | \$228,746.86 | \$3,465.19 | \$295,953.24 | \$4,625.64 |
| 26 | \$20,987.98 | \$18,653.52 | \$247,397.88 | \$2,358.46 | \$298,289.74 | \$2,705.12 |
| 27 | \$20,987.98 | \$19,852.95 | \$267,250.83 | \$1,135.03 | \$299,424.74 | \$7,749.17 |
| 28 | \$2,849.59 | \$2,749.17 | \$275,000.00 | \$100.42 | \$299,525.16 | \$0.00 |

\$55,000 @ 6.25%
Note for Annuity
33 Year -Old Male/Female Non=Smoker

The Mana Loan™

Bi-Weekly payments made every 14 days.

First

Loan Date Payment Date

02/09/2004 02/25/2004

| Loan Calculation | |
|---------------------------|-------------|
| Interest Rate: | 6.25% |
| Term (years): | 35 |
| Method Of Payments: | Bi-Weekly |
| Number Of Payments: | 712 |
| Monthly Mortgage Ins.: | 2.00% |
| Monthly Policy Payment: | 1.00% |
| Extra Pymt Every 14 Days: | |
| Home Price: | \$55,000.00 |
| Down Payment: | \$0.00 |
| Annuity % of Home \$: | |
| Annuity \$: | |
| Other Annuity \$: | |
| Loan Total: | |
| Total Pymt. 14 Days: | |
| Total Pymt. 28 Days: | |

| Year | Payment Amount | Principal | Cumulative Principal | Interest | Cumulative Interest | Balance |
|------|----------------|------------|----------------------|------------|---------------------|-------------|
| 1 | \$4,197.60 | \$1,139.30 | \$1,139.30 | \$3,058.30 | \$3,058.30 | \$51,941.70 |
| 2 | \$4,197.60 | \$1,139.30 | \$2,278.60 | \$3,058.30 | \$6,116.60 | \$48,883.40 |
| 3 | \$4,197.60 | \$1,139.30 | \$3,417.90 | \$3,058.30 | \$9,174.90 | \$45,825.10 |
| 4 | \$4,197.60 | \$1,139.30 | \$4,557.20 | \$3,058.30 | \$12,233.20 | \$42,766.80 |
| 5 | \$4,197.60 | \$1,139.30 | \$5,696.50 | \$3,058.30 | \$15,291.50 | \$39,708.50 |
| 6 | \$4,197.60 | \$1,139.30 | \$6,835.80 | \$3,058.30 | \$18,349.80 | \$36,650.20 |
| 7 | \$4,197.60 | \$1,139.30 | \$7,975.10 | \$3,058.30 | \$21,408.10 | \$33,591.90 |
| 8 | \$4,197.60 | \$1,139.30 | \$9,114.40 | \$3,058.30 | \$24,466.40 | \$30,533.60 |
| 9 | \$4,197.60 | \$1,139.30 | \$10,253.70 | \$3,058.30 | \$27,524.70 | \$27,475.30 |
| 10 | \$4,197.60 | \$1,139.30 | \$11,393.00 | \$3,058.30 | \$30,583.00 | \$24,417.00 |
| 11 | \$4,197.60 | \$1,139.30 | \$12,532.30 | \$3,058.30 | \$33,641.30 | \$21,358.70 |
| 12 | \$4,197.60 | \$1,139.30 | \$13,671.60 | \$3,058.30 | \$36,699.60 | \$18,300.40 |
| 13 | \$4,197.60 | \$1,139.30 | \$14,810.90 | \$3,058.30 | \$39,757.90 | \$15,242.10 |
| 14 | \$4,197.60 | \$1,139.30 | \$15,950.20 | \$3,058.30 | \$42,816.20 | \$12,183.80 |
| 15 | \$4,197.60 | \$1,139.30 | \$17,089.50 | \$3,058.30 | \$45,874.50 | \$9,125.50 |
| 16 | \$4,197.60 | \$1,139.30 | \$18,228.80 | \$3,058.30 | \$48,932.80 | \$6,067.20 |
| 17 | \$4,197.60 | \$1,139.30 | \$19,368.10 | \$3,058.30 | \$51,991.10 | \$3,008.90 |
| 18 | \$4,197.60 | \$1,139.30 | \$20,507.40 | \$3,058.30 | \$55,049.40 | \$0.00 |
| 19 | \$4,197.60 | \$2,409.73 | \$22,917.13 | \$1,787.87 | \$56,837.27 | \$0.00 |
| 20 | \$4,197.60 | \$2,564.95 | \$25,482.08 | \$1,632.65 | \$58,469.92 | \$0.00 |
| 21 | \$4,197.60 | \$2,730.17 | \$28,212.25 | \$1,467.42 | \$60,037.34 | \$0.00 |
| 22 | \$4,197.60 | \$2,906.04 | \$31,118.29 | \$1,291.56 | \$61,528.90 | \$0.00 |
| 23 | \$4,197.60 | \$3,093.23 | \$34,211.52 | \$1,104.37 | \$62,933.27 | \$0.00 |
| 24 | \$4,197.60 | \$3,292.48 | \$37,504.00 | \$905.12 | \$64,238.39 | \$0.00 |
| 25 | \$4,197.60 | \$3,504.56 | \$41,008.56 | \$693.04 | \$65,451.43 | \$0.00 |
| 26 | \$4,197.60 | \$3,730.80 | \$44,739.36 | \$467.24 | \$66,578.67 | \$0.00 |
| 27 | \$4,197.60 | \$3,970.59 | \$48,710.95 | \$227.01 | \$67,625.68 | \$0.00 |
| 28 | \$4,197.60 | \$4,224.41 | \$52,935.36 | \$0.00 | \$67,625.68 | \$0.00 |

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33

Male

Benefit Amount
 NaviTrak \$330,000

Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | Current Values at 4.50% | | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 7,950.00 | \$ 6,918 | \$ 4,981 | \$ 336,918 | \$ 7,208 | \$ 5,271 | \$ 337,208 |
| 2 | 7,950.00 | 14,092 | 12,314 | 344,092 | 14,740 | 12,961 | 344,740 |
| 3 | 7,950.00 | 21,527 | 19,907 | 351,527 | 22,611 | 20,991 | 352,611 |
| 4 | 7,950.00 | 29,232 | 27,770 | 359,232 | 30,831 | 29,369 | 360,831 |
| 5 | 7,950.00 | 37,288 | 36,133 | 367,288 | 39,334 | 38,334 | 369,334 |
| 6 | 7,950.00 | 45,747 | 44,681 | 375,747 | 48,656 | 47,602 | 377,656 |
| 7 | 7,950.00 | 54,599 | 53,533 | 384,599 | 58,309 | 57,255 | 386,309 |
| 8 | 7,950.00 | 63,844 | 62,278 | 393,844 | 68,774 | 67,720 | 395,774 |
| 9 | 7,950.00 | 73,482 | 71,916 | 403,482 | 79,650 | 78,596 | 405,650 |
| 10 | 7,950.00 | 83,513 | 81,947 | 413,513 | 90,938 | 89,884 | 415,938 |
| 11 | 7,950.00 | 93,938 | 91,972 | 423,938 | 102,638 | 101,584 | 426,638 |
| 12 | 7,950.00 | 104,757 | 102,791 | 434,757 | 114,750 | 113,696 | 437,750 |
| 13 | 7,950.00 | 115,972 | 113,906 | 445,972 | 127,274 | 126,220 | 448,974 |
| 14 | 7,950.00 | 127,583 | 125,517 | 457,583 | 140,210 | 139,156 | 460,583 |
| 15 | 7,950.00 | 139,590 | 137,524 | 469,590 | 153,558 | 152,504 | 472,590 |
| 16 | 7,950.00 | 151,993 | 149,927 | 481,993 | 167,318 | 166,260 | 484,993 |
| 17 | 7,950.00 | 164,792 | 162,726 | 494,792 | 181,490 | 180,412 | 497,792 |

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
 v4.5

This illustration is not complete without all pages.

Page 6 of 12

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33
Male

Benefit Amount
NaviTrak \$330,000
No Lapse Guarantee Rider

Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | | *Current Values at 4.50% | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 1,542.83 | \$ 453 | \$ 0 | \$330,000 | \$ 712 | \$ 0 | \$330,000 |
| 2 | 1,542.83 | 906 | 0 | 330,000 | 1,457 | 0 | 330,000 |
| 3 | 1,542.83 | 1,350 | 0 | 330,000 | 2,236 | 615 | 330,000 |
| 4 | 1,542.83 | 1,786 | 324 | 330,000 | 3,045 | 1,583 | 330,000 |
| 5 | 1,542.83 | 2,204 | 900 | 330,000 | 3,883 | 2,579 | 330,000 |
| 6 | 1,542.83 | 2,882 | 1,401 | 330,000 | 5,035 | 3,982 | 330,000 |
| 7 | 1,542.83 | 3,515 | 2,115 | 330,000 | 6,230 | 5,434 | 330,000 |
| 8 | 1,542.83 | 4,103 | 2,844 | 330,000 | 7,467 | 6,741 | 330,000 |
| 9 | 1,542.83 | 4,645 | 3,587 | 330,000 | 8,745 | 8,081 | 330,000 |
| 10 | 1,542.83 | 5,141 | 4,330 | 330,000 | 10,063 | 9,460 | 330,000 |
| 11 | 1,542.83 | 5,591 | 5,081 | 330,000 | 11,420 | 10,903 | 330,000 |
| 12 | 1,542.83 | 6,001 | 5,834 | 330,000 | 12,815 | 12,327 | 330,000 |
| 13 | 1,542.83 | 6,374 | 6,594 | 330,000 | 14,248 | 13,788 | 330,000 |
| 14 | 1,542.83 | 6,704 | 7,354 | 330,000 | 15,718 | 15,287 | 330,000 |
| 15 | 1,542.83 | 6,994 | 8,114 | 330,000 | 17,225 | 16,872 | 330,000 |
| 16 | 1,542.83 | 7,245 | 8,875 | 330,000 | 18,769 | 18,482 | 330,000 |

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
v4.5

This illustration is not complete without all pages.

Page 6 of 14

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SUBSTITUTE SHEET (RULE 26)

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
 NaviTrak \$330,000

Age 33
 Female
 Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | | *Current Values at 4.50% | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 7,950.00 | \$ 6,985 | \$ 5,388 | \$ 336,985 | \$ 7,291 | \$ 5,693 | \$ 337,291 |
| 2 | 7,950.00 | 14,226 | 12,787 | 344,226 | 14,904 | 13,465 | 344,904 |
| 3 | 7,950.00 | 21,740 | 20,459 | 351,740 | 22,851 | 21,571 | 352,851 |
| 4 | 7,950.00 | 29,524 | 28,402 | 359,524 | 31,145 | 30,023 | 361,146 |
| 5 | 7,950.00 | 37,581 | 36,515 | 367,583 | 39,795 | 38,852 | 369,795 |
| 6 | 7,950.00 | 46,206 | 45,430 | 376,206 | 49,105 | 48,342 | 379,105 |
| 7 | 7,950.00 | 55,112 | 54,112 | 385,112 | 58,812 | 57,812 | 388,812 |
| 8 | 7,950.00 | 64,206 | 63,069 | 394,206 | 68,812 | 67,669 | 397,812 |
| 9 | 7,950.00 | 73,489 | 72,174 | 403,489 | 79,105 | 77,789 | 406,904 |
| 10 | 7,950.00 | 83,079 | 81,569 | 413,079 | 89,795 | 88,123 | 416,795 |
| 11 | 7,950.00 | 92,981 | 91,269 | 422,981 | 100,795 | 98,904 | 426,795 |
| 12 | 0.00 | 103,191 | 101,269 | 433,191 | 112,105 | 109,904 | 436,904 |
| 13 | 0.00 | 113,709 | 111,609 | 443,709 | 123,605 | 121,050 | 447,050 |
| 14 | 0.00 | 124,524 | 122,309 | 454,524 | 135,345 | 132,646 | 457,646 |
| 15 | 0.00 | 135,740 | 133,402 | 465,740 | 147,345 | 144,449 | 468,449 |
| 16 | 0.00 | 147,365 | 144,902 | 477,365 | 159,605 | 156,795 | 479,605 |
| 17 | 0.00 | 159,402 | 156,812 | 489,402 | 172,125 | 168,812 | 491,125 |
| 18 | 0.00 | 171,851 | 169,023 | 501,851 | 184,904 | 181,146 | 503,146 |
| 19 | 0.00 | 184,712 | 181,569 | 514,712 | 197,945 | 194,449 | 515,945 |
| 20 | 0.00 | 197,981 | 194,449 | 527,981 | 211,250 | 207,795 | 528,904 |
| 21 | 0.00 | 211,640 | 207,795 | 541,640 | 224,800 | 221,449 | 542,400 |
| 22 | 0.00 | 225,689 | 221,449 | 555,689 | 238,600 | 235,449 | 556,400 |
| 23 | 0.00 | 240,129 | 235,449 | 569,129 | 252,650 | 249,600 | 570,600 |
| 24 | 0.00 | 254,950 | 249,600 | 582,950 | 266,950 | 263,900 | 584,900 |
| 25 | 0.00 | 270,151 | 263,900 | 597,151 | 281,500 | 278,600 | 599,600 |
| 26 | 0.00 | 285,732 | 278,600 | 611,732 | 296,300 | 293,600 | 614,300 |
| 27 | 0.00 | 301,693 | 293,600 | 626,693 | 311,350 | 308,800 | 629,300 |
| 28 | 0.00 | 318,034 | 308,800 | 641,034 | 326,650 | 324,200 | 644,600 |
| 29 | 0.00 | 334,755 | 324,200 | 655,755 | 342,200 | 340,000 | 659,600 |
| 30 | 0.00 | 351,856 | 340,000 | 670,856 | 357,900 | 355,400 | 674,900 |
| 31 | 0.00 | 369,337 | 355,400 | 686,337 | 373,850 | 371,000 | 690,000 |
| 32 | 0.00 | 387,198 | 371,000 | 702,198 | 390,050 | 387,400 | 705,400 |
| 33 | 0.00 | 405,439 | 387,400 | 718,439 | 406,500 | 404,000 | 721,000 |
| 34 | 0.00 | 424,060 | 404,000 | 735,060 | 423,200 | 421,000 | 736,800 |
| 35 | 0.00 | 443,061 | 421,000 | 752,061 | 440,150 | 438,000 | 752,800 |
| 36 | 0.00 | 462,442 | 438,000 | 769,442 | 457,350 | 455,200 | 769,000 |
| 37 | 0.00 | 482,203 | 455,200 | 787,203 | 474,800 | 472,600 | 786,200 |
| 38 | 0.00 | 502,344 | 472,600 | 805,344 | 492,500 | 490,400 | 803,600 |
| 39 | 0.00 | 522,865 | 490,400 | 823,865 | 510,450 | 508,400 | 821,000 |
| 40 | 0.00 | 543,766 | 508,400 | 842,766 | 528,650 | 526,600 | 838,600 |
| 41 | 0.00 | 565,047 | 526,600 | 862,047 | 547,100 | 545,000 | 856,000 |
| 42 | 0.00 | 586,708 | 545,000 | 881,708 | 565,800 | 563,600 | 874,600 |
| 43 | 0.00 | 608,749 | 563,600 | 901,749 | 584,750 | 582,400 | 893,400 |
| 44 | 0.00 | 631,170 | 582,400 | 922,170 | 603,950 | 601,400 | 912,400 |
| 45 | 0.00 | 653,971 | 601,400 | 942,971 | 623,400 | 620,600 | 931,600 |
| 46 | 0.00 | 677,152 | 620,600 | 964,152 | 643,100 | 640,000 | 951,000 |
| 47 | 0.00 | 700,713 | 640,000 | 985,713 | 663,050 | 660,000 | 970,600 |
| 48 | 0.00 | 724,654 | 660,000 | 1,007,654 | 683,250 | 680,000 | 990,400 |
| 49 | 0.00 | 748,975 | 680,000 | 1,029,975 | 703,700 | 700,000 | 1,010,400 |
| 50 | 0.00 | 773,676 | 700,000 | 1,052,676 | 724,400 | 720,000 | 1,030,600 |
| 51 | 0.00 | 798,757 | 720,000 | 1,075,757 | 745,350 | 740,000 | 1,051,000 |
| 52 | 0.00 | 824,218 | 740,000 | 1,099,218 | 766,550 | 760,000 | 1,071,600 |
| 53 | 0.00 | 850,059 | 760,000 | 1,123,059 | 787,900 | 780,000 | 1,092,400 |
| 54 | 0.00 | 876,280 | 780,000 | 1,147,280 | 809,400 | 800,000 | 1,113,400 |
| 55 | 0.00 | 902,881 | 800,000 | 1,171,881 | 831,100 | 820,000 | 1,134,600 |
| 56 | 0.00 | 929,862 | 820,000 | 1,196,862 | 853,000 | 840,000 | 1,156,000 |
| 57 | 0.00 | 957,223 | 840,000 | 1,222,223 | 875,100 | 860,000 | 1,177,600 |
| 58 | 0.00 | 984,964 | 860,000 | 1,247,964 | 897,400 | 880,000 | 1,199,400 |
| 59 | 0.00 | 1,013,085 | 880,000 | 1,274,085 | 920,000 | 900,000 | 1,221,400 |
| 60 | 0.00 | 1,041,586 | 900,000 | 1,300,586 | 942,800 | 920,000 | 1,243,600 |
| 61 | 0.00 | 1,070,467 | 920,000 | 1,327,467 | 965,800 | 940,000 | 1,266,000 |
| 62 | 0.00 | 1,099,728 | 940,000 | 1,354,728 | 989,000 | 960,000 | 1,288,600 |
| 63 | 0.00 | 1,129,369 | 960,000 | 1,382,369 | 1,012,400 | 980,000 | 1,311,400 |
| 64 | 0.00 | 1,159,390 | 980,000 | 1,410,390 | 1,036,000 | 1,000,000 | 1,334,400 |
| 65 | 0.00 | 1,189,791 | 1,000,000 | 1,438,791 | 1,060,000 | 1,020,000 | 1,357,600 |
| 66 | 0.00 | 1,220,572 | 1,020,000 | 1,467,572 | 1,084,200 | 1,040,000 | 1,381,000 |
| 67 | 0.00 | 1,251,733 | 1,040,000 | 1,496,733 | 1,108,600 | 1,060,000 | 1,404,600 |
| 68 | 0.00 | 1,283,274 | 1,060,000 | 1,526,274 | 1,133,200 | 1,080,000 | 1,428,400 |
| 69 | 0.00 | 1,315,195 | 1,080,000 | 1,556,195 | 1,158,000 | 1,100,000 | 1,452,400 |
| 70 | 0.00 | 1,347,496 | 1,100,000 | 1,586,496 | 1,183,000 | 1,120,000 | 1,476,600 |
| 71 | 0.00 | 1,380,177 | 1,120,000 | 1,617,177 | 1,208,200 | 1,140,000 | 1,501,000 |
| 72 | 0.00 | 1,413,238 | 1,140,000 | 1,648,238 | 1,233,600 | 1,160,000 | 1,525,600 |
| 73 | 0.00 | 1,446,679 | 1,160,000 | 1,679,679 | 1,259,200 | 1,180,000 | 1,550,400 |
| 74 | 0.00 | 1,480,500 | 1,180,000 | 1,711,500 | 1,285,000 | 1,200,000 | 1,575,400 |
| 75 | 0.00 | 1,514,701 | 1,200,000 | 1,743,701 | 1,311,000 | 1,220,000 | 1,600,600 |
| 76 | 0.00 | 1,549,282 | 1,220,000 | 1,776,282 | 1,337,200 | 1,240,000 | 1,626,000 |
| 77 | 0.00 | 1,584,243 | 1,240,000 | 1,809,243 | 1,363,600 | 1,260,000 | 1,651,600 |
| 78 | 0.00 | 1,619,584 | 1,260,000 | 1,842,584 | 1,390,200 | 1,280,000 | 1,677,400 |
| 79 | 0.00 | 1,655,305 | 1,280,000 | 1,876,305 | 1,417,000 | 1,300,000 | 1,703,400 |
| 80 | 0.00 | 1,691,406 | 1,300,000 | 1,910,406 | 1,444,000 | 1,320,000 | 1,729,600 |
| 81 | 0.00 | 1,727,887 | 1,320,000 | 1,944,887 | 1,471,200 | 1,340,000 | 1,756,000 |
| 82 | 0.00 | 1,764,748 | 1,340,000 | 1,979,748 | 1,498,600 | 1,360,000 | 1,782,600 |
| 83 | 0.00 | 1,801,989 | 1,360,000 | 2,015,089 | 1,526,200 | 1,380,000 | 1,809,400 |
| 84 | 0.00 | 1,839,610 | 1,380,000 | 2,050,810 | 1,554,000 | 1,400,000 | 1,836,400 |
| 85 | 0.00 | 1,877,611 | 1,400,000 | 2,086,911 | 1,582,000 | 1,420,000 | 1,863,600 |
| 86 | 0.00 | 1,916,092 | 1,420,000 | 2,123,392 | 1,610,200 | 1,440,000 | 1,891,000 |
| 87 | 0.00 | 1,954,953 | 1,440,000 | 2,160,253 | 1,638,600 | 1,460,000 | 1,918,600 |
| 88 | 0.00 | 1,994,194 | 1,460,000 | 2,197,494 | 1,667,200 | 1,480,000 | 1,946,400 |
| 89 | 0.00 | 2,033,815 | 1,480,000 | 2,235,115 | 1,696,000 | 1,500,000 | 1,974,400 |
| 90 | 0.00 | 2,073,816 | 1,500,000 | 2,273,116 | 1,725,000 | 1,520,000 | 2,002,600 |
| 91 | 0.00 | 2,114,197 | 1,520,000 | 2,311,497 | 1,754,200 | 1,540,000 | 2,031,000 |
| 92 | 0.00 | 2,154,958 | 1,540,000 | 2,350,258 | 1,783,600 | 1,560,000 | 2,059,600 |
| 93 | 0.00 | 2,196,099 | 1,560,000 | 2,389,399 | 1,813,200 | 1,580,000 | 2,088,400 |
| 94 | 0.00 | 2,237,620 | 1,580,000 | 2,428,920 | 1,843,000 | 1,600,000 | 2,117,400 |
| 95 | 0.00 | 2,279,521 | 1,600,000 | 2,468,821 | 1,873,000 | 1,620,000 | 2,146,600 |
| 96 | 0.00 | 2,321,792 | 1,620,000 | 2,509,092 | 1,903,200 | 1,640,000 | 2,176,000 |
| 97 | 0.00 | 2,364,433 | 1,640,000 | 2,549,733 | 1,933,600 | 1,660,000 | 2,205,600 |
| 98 | 0.00 | 2,407,444 | 1,660,000 | 2,590,744 | 1,964,200 | 1,680,000 | 2,235,400 |
| 99 | 0.00 | 2,450,825 | 1,680,000 | 2,632,125 | 1,995,000 | 1,700,000 | 2,265,400 |
| 100 | 0.00 | 2,494,576 | 1,700,000 | 2,673,876 | 2,026,000 | 1,720,000 | 2,295,600 |

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
 February 26, 2004 This illustration is not complete without all pages.
 v4.5

Page 7 of 12

A Life Insurance Illustration
NaviTrak – Universal Life – Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 33

Female

Benefit Amount
 NaviTrak \$330,000

Preferred Non-Smoker
 State – WA

Initial Death Benefit Includes the Face Amount plus the Accumulated Value.

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | | *Current Values at 4.50% | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 1,322.56 | \$ 305 | \$ 0 | \$ 330,000 | \$ 578 | \$ 0 | \$ 330,000 |
| 2 | 1,322.56 | 599 | 0 | 330,000 | 1,177 | 0 | 330,000 |
| 3 | 1,322.56 | 888 | 0 | 330,000 | 1,795 | 515 | 330,000 |
| 4 | 1,322.56 | 1,160 | 38 | 330,000 | 2,430 | 1,308 | 330,000 |
| 5 | 1,322.56 | 1,405 | 40 | 330,000 | 3,078 | 2,114 | 330,000 |
| 6 | 1,322.56 | 1,905 | 1,129 | 330,000 | 4,025 | 3,249 | 330,000 |
| 7 | 1,322.56 | 2,230 | 1,723 | 330,000 | 4,996 | 4,400 | 330,000 |
| 8 | 1,322.56 | 2,500 | 2,300 | 330,000 | 5,900 | 5,100 | 330,000 |
| 9 | 1,322.56 | 2,760 | 2,860 | 330,000 | 6,800 | 6,000 | 330,000 |
| 10 | 1,322.56 | 3,010 | 3,410 | 330,000 | 7,690 | 6,800 | 330,000 |
| 11 | 1,322.56 | 3,250 | 3,900 | 330,000 | 8,570 | 7,690 | 330,000 |
| 12 | 1,322.56 | 3,480 | 4,380 | 330,000 | 9,440 | 8,570 | 330,000 |
| 13 | 1,322.56 | 3,700 | 4,850 | 330,000 | 10,300 | 9,440 | 330,000 |
| 14 | 1,322.56 | 3,910 | 5,310 | 330,000 | 11,150 | 10,300 | 330,000 |
| 15 | 1,322.56 | 4,110 | 5,760 | 330,000 | 12,000 | 11,150 | 330,000 |
| 16 | 1,322.56 | 4,300 | 6,200 | 330,000 | 12,840 | 12,000 | 330,000 |
| 17 | 1,322.56 | 4,480 | 6,630 | 330,000 | 13,670 | 12,840 | 330,000 |
| 18 | 1,322.56 | 4,650 | 7,050 | 330,000 | 14,500 | 13,670 | 330,000 |
| 19 | 1,322.56 | 4,810 | 7,460 | 330,000 | 15,320 | 14,500 | 330,000 |
| 20 | 1,322.56 | 4,960 | 7,860 | 330,000 | 16,140 | 15,320 | 330,000 |
| 21 | 1,322.56 | 5,100 | 8,250 | 330,000 | 16,950 | 16,140 | 330,000 |
| 22 | 1,322.56 | 5,240 | 8,630 | 330,000 | 17,760 | 16,950 | 330,000 |
| 23 | 1,322.56 | 5,370 | 9,000 | 330,000 | 18,560 | 17,760 | 330,000 |
| 24 | 1,322.56 | 5,500 | 9,360 | 330,000 | 19,360 | 18,560 | 330,000 |
| 25 | 1,322.56 | 5,620 | 9,710 | 330,000 | 20,150 | 19,360 | 330,000 |
| 26 | 1,322.56 | 5,740 | 10,060 | 330,000 | 20,940 | 20,150 | 330,000 |
| 27 | 1,322.56 | 5,860 | 10,400 | 330,000 | 21,730 | 20,940 | 330,000 |
| 28 | 1,322.56 | 5,970 | 10,740 | 330,000 | 22,520 | 21,730 | 330,000 |
| 29 | 1,322.56 | 6,080 | 11,070 | 330,000 | 23,310 | 22,520 | 330,000 |
| 30 | 1,322.56 | 6,190 | 11,400 | 330,000 | 24,100 | 23,310 | 330,000 |
| 31 | 1,322.56 | 6,300 | 11,730 | 330,000 | 24,890 | 24,100 | 330,000 |
| 32 | 1,322.56 | 6,410 | 12,060 | 330,000 | 25,680 | 24,890 | 330,000 |
| 33 | 1,322.56 | 6,520 | 12,390 | 330,000 | 26,470 | 25,680 | 330,000 |
| 34 | 1,322.56 | 6,630 | 12,720 | 330,000 | 27,260 | 26,470 | 330,000 |
| 35 | 1,322.56 | 6,740 | 13,050 | 330,000 | 28,050 | 27,260 | 330,000 |
| 36 | 1,322.56 | 6,850 | 13,380 | 330,000 | 28,840 | 28,050 | 330,000 |
| 37 | 1,322.56 | 6,960 | 13,710 | 330,000 | 29,630 | 28,840 | 330,000 |
| 38 | 1,322.56 | 7,070 | 14,040 | 330,000 | 30,420 | 29,630 | 330,000 |
| 39 | 1,322.56 | 7,180 | 14,370 | 330,000 | 31,210 | 30,420 | 330,000 |
| 40 | 1,322.56 | 7,290 | 14,700 | 330,000 | 32,000 | 31,210 | 330,000 |
| 41 | 1,322.56 | 7,400 | 15,030 | 330,000 | 32,790 | 32,000 | 330,000 |
| 42 | 1,322.56 | 7,510 | 15,360 | 330,000 | 33,580 | 32,790 | 330,000 |
| 43 | 1,322.56 | 7,620 | 15,690 | 330,000 | 34,370 | 33,580 | 330,000 |
| 44 | 1,322.56 | 7,730 | 16,020 | 330,000 | 35,160 | 34,370 | 330,000 |
| 45 | 1,322.56 | 7,840 | 16,350 | 330,000 | 35,950 | 35,160 | 330,000 |
| 46 | 1,322.56 | 7,950 | 16,680 | 330,000 | 36,740 | 35,950 | 330,000 |
| 47 | 1,322.56 | 8,060 | 17,010 | 330,000 | 37,530 | 36,740 | 330,000 |
| 48 | 1,322.56 | 8,170 | 17,340 | 330,000 | 38,320 | 37,530 | 330,000 |
| 49 | 1,322.56 | 8,280 | 17,670 | 330,000 | 39,110 | 38,320 | 330,000 |
| 50 | 1,322.56 | 8,390 | 18,000 | 330,000 | 39,900 | 39,110 | 330,000 |
| 51 | 1,322.56 | 8,500 | 18,330 | 330,000 | 40,690 | 39,900 | 330,000 |
| 52 | 1,322.56 | 8,610 | 18,660 | 330,000 | 41,480 | 40,690 | 330,000 |
| 53 | 1,322.56 | 8,720 | 18,990 | 330,000 | 42,270 | 41,480 | 330,000 |
| 54 | 1,322.56 | 8,830 | 19,320 | 330,000 | 43,060 | 42,270 | 330,000 |
| 55 | 1,322.56 | 8,940 | 19,650 | 330,000 | 43,850 | 43,060 | 330,000 |
| 56 | 1,322.56 | 9,050 | 19,980 | 330,000 | 44,640 | 43,850 | 330,000 |
| 57 | 1,322.56 | 9,160 | 20,310 | 330,000 | 45,430 | 44,640 | 330,000 |
| 58 | 1,322.56 | 9,270 | 20,640 | 330,000 | 46,220 | 45,430 | 330,000 |
| 59 | 1,322.56 | 9,380 | 20,970 | 330,000 | 47,010 | 46,220 | 330,000 |
| 60 | 1,322.56 | 9,490 | 21,300 | 330,000 | 47,800 | 47,010 | 330,000 |
| 61 | 1,322.56 | 9,600 | 21,630 | 330,000 | 48,590 | 47,800 | 330,000 |
| 62 | 1,322.56 | 9,710 | 21,960 | 330,000 | 49,380 | 48,590 | 330,000 |
| 63 | 1,322.56 | 9,820 | 22,290 | 330,000 | 50,170 | 49,380 | 330,000 |
| 64 | 1,322.56 | 9,930 | 22,620 | 330,000 | 50,960 | 50,170 | 330,000 |
| 65 | 1,322.56 | 10,040 | 22,950 | 330,000 | 51,750 | 50,960 | 330,000 |
| 66 | 1,322.56 | 10,150 | 23,280 | 330,000 | 52,540 | 51,750 | 330,000 |
| 67 | 1,322.56 | 10,260 | 23,610 | 330,000 | 53,330 | 52,540 | 330,000 |
| 68 | 1,322.56 | 10,370 | 23,940 | 330,000 | 54,120 | 53,330 | 330,000 |
| 69 | 1,322.56 | 10,480 | 24,270 | 330,000 | 54,910 | 54,120 | 330,000 |
| 70 | 1,322.56 | 10,590 | 24,600 | 330,000 | 55,700 | 54,910 | 330,000 |
| 71 | 1,322.56 | 10,700 | 24,930 | 330,000 | 56,490 | 55,700 | 330,000 |
| 72 | 1,322.56 | 10,810 | 25,260 | 330,000 | 57,280 | 56,490 | 330,000 |
| 73 | 1,322.56 | 10,920 | 25,590 | 330,000 | 58,070 | 57,280 | 330,000 |
| 74 | 1,322.56 | 11,030 | 25,920 | 330,000 | 58,860 | 58,070 | 330,000 |
| 75 | 1,322.56 | 11,140 | 26,250 | 330,000 | 59,650 | 58,860 | 330,000 |
| 76 | 1,322.56 | 11,250 | 26,580 | 330,000 | 60,440 | 59,650 | 330,000 |
| 77 | 1,322.56 | 11,360 | 26,910 | 330,000 | 61,230 | 60,440 | 330,000 |
| 78 | 1,322.56 | 11,470 | 27,240 | 330,000 | 62,020 | 61,230 | 330,000 |
| 79 | 1,322.56 | 11,580 | 27,570 | 330,000 | 62,810 | 62,020 | 330,000 |
| 80 | 1,322.56 | 11,690 | 27,900 | 330,000 | 63,600 | 62,810 | 330,000 |
| 81 | 1,322.56 | 11,800 | 28,230 | 330,000 | 64,390 | 63,600 | 330,000 |
| 82 | 1,322.56 | 11,910 | 28,560 | 330,000 | 65,180 | 64,390 | 330,000 |
| 83 | 1,322.56 | 12,020 | 28,890 | 330,000 | 65,970 | 65,180 | 330,000 |
| 84 | 1,322.56 | 12,130 | 29,220 | 330,000 | 66,760 | 65,970 | 330,000 |
| 85 | 1,322.56 | 12,240 | 29,550 | 330,000 | 67,550 | 66,760 | 330,000 |
| 86 | 1,322.56 | 12,350 | 29,880 | 330,000 | 68,340 | 67,550 | 330,000 |
| 87 | 1,322.56 | 12,460 | 30,210 | 330,000 | 69,130 | 68,340 | 330,000 |
| 88 | 1,322.56 | 12,570 | 30,540 | 330,000 | 69,920 | 69,130 | 330,000 |
| 89 | 1,322.56 | 12,680 | 30,870 | 330,000 | 70,710 | 69,920 | 330,000 |
| 90 | 1,322.56 | 12,790 | 31,200 | 330,000 | 71,500 | 70,710 | 330,000 |
| 91 | 1,322.56 | 12,900 | 31,530 | 330,000 | 72,290 | 71,500 | 330,000 |
| 92 | 1,322.56 | 13,010 | 31,860 | 330,000 | 73,080 | 72,290 | 330,000 |
| 93 | 1,322.56 | 13,120 | 32,190 | 330,000 | 73,870 | 73,080 | 330,000 |
| 94 | 1,322.56 | 13,230 | 32,520 | 330,000 | 74,660 | 73,870 | 330,000 |
| 95 | 1,322.56 | 13,340 | 32,850 | 330,000 | 75,450 | 74,660 | 330,000 |
| 96 | 1,322.56 | 13,450 | 33,180 | 330,000 | 76,240 | 75,450 | 330,000 |
| 97 | 1,322.56 | 13,560 | 33,510 | 330,000 | 77,030 | 76,240 | 330,000 |
| 98 | 1,322.56 | 13,670 | 33,840 | 330,000 | 77,820 | 77,030 | 330,000 |
| 99 | 1,322.56 | 13,780 | 34,170 | 330,000 | 78,610 | 77,820 | 330,000 |
| 100 | 1,322.56 | 13,890 | 34,500 | 330,000 | 79,400 | 78,610 | 330,000 |

*Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604

February 26, 2004
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A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45
MaleBenefit Amount
NaviTrak \$340,000Preferred Non-smoker
State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Policy Year | Planned Premium | Guaranteed Values at 4.00% | | | *Current Values at 4.50% | | |
|-------------|-----------------|--|---|--------------------------------------|--|---|------------------------------------|
| | | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 9,500.00 | \$ 7,490 | \$ 3,497 | \$340,000 | \$ 8,235 | \$ 4,242 | \$340,000 |
| 2 | 9,500.00 | 15,217 | 11,652 | 340,000 | 16,815 | 13,250 | 340,000 |
| 3 | 9,500.00 | 23,187 | 20,051 | 340,000 | 25,746 | 22,610 | 340,000 |
| 4 | 9,500.00 | 31,412 | 28,704 | 340,000 | 35,054 | 32,346 | 340,000 |
| 5 | 9,500.00 | 39,894 | 37,614 | 340,000 | 44,745 | 42,466 | 340,000 |
| 6 | 9,500.00 | 49,272 | 47,440 | 340,000 | 55,472 | 53,632 | 340,000 |
| 7 | 9,500.00 | 58,947 | 57,563 | 340,000 | 66,651 | 65,268 | 340,000 |
| 8 | 0.00 | 58,947 | 58,947 | 340,000 | 68,950 | 68,015 | 340,000 |
| 9 | 0.00 | 58,947 | 58,947 | 340,000 | 71,387 | 70,517 | 340,000 |
| 10 | 0.00 | 60,416 | 60,379 | 340,000 | 73,696 | 73,658 | 340,000 |
| 11 | 0.00 | 60,416 | 60,416 | 340,000 | 76,172 | 75,261 | 340,000 |
| 12 | 0.00 | 60,416 | 60,475 | 340,000 | 78,721 | 77,781 | 340,000 |
| 13 | 0.00 | 60,143 | 60,143 | 340,000 | 83,416 | 83,416 | 340,000 |
| 14 | 0.00 | 59,527 | 59,527 | 340,000 | 86,860 | 86,860 | 340,000 |
| 15 | 0.00 | 58,577 | 58,577 | 340,000 | 90,419 | 90,419 | 340,000 |
| 16 | 0.00 | 57,240 | 57,240 | 340,000 | 94,055 | 94,055 | 340,000 |
| 17 | 0.00 | 55,404 | 55,404 | 340,000 | 97,776 | 97,776 | 340,000 |
| 18 | 0.00 | 53,136 | 53,136 | 340,000 | 101,581 | 101,581 | 340,000 |

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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SUBSTITUTE SHEET (RULE 26)

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Age 45

Female

Preferred Non-smoker

State - WA

Benefit Amount
 NaviTrak \$333,000

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | *Current Values at 4.50% | | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 8,400.00 | \$ 6,762 | \$ 3,582 | \$333,000 | \$ 7,411 | \$ 4,230 | \$333,000 |
| 2 | 8,400.00 | 13,750 | 10,890 | 333,000 | 15,137 | 12,276 | 333,000 |
| 3 | 8,400.00 | 20,972 | 18,431 | 333,000 | 23,192 | 20,651 | 333,000 |
| 4 | 8,400.00 | 28,433 | 26,212 | 333,000 | 31,593 | 29,372 | 333,000 |
| 5 | 8,400.00 | 36,145 | 34,244 | 333,000 | 40,358 | 38,456 | 333,000 |
| 6 | 8,400.00 | 44,521 | 42,990 | 333,000 | 49,907 | 48,376 | 333,000 |
| 7 | 8,400.00 | 53,180 | 52,024 | 333,000 | 59,872 | 58,716 | 333,000 |
| 8 | 0.00 | 52,875 | 53,097 | 333,000 | 62,005 | 61,224 | 333,000 |
| 9 | 0.00 | 52,491 | 53,100 | 333,000 | 64,300 | 63,400 | 333,000 |
| 10 | 0.00 | 55,013 | 54,981 | 333,000 | 66,443 | 66,411 | 333,000 |
| 11 | 0.00 | 57,800.00 | 57,800.00 | 333,000 | 68,443 | 68,443 | 333,000 |
| 12 | 0.00 | 59,737 | 59,737 | 333,000 | 72,301 | 72,301 | 333,000 |
| 13 | 0.00 | 55,928 | 55,928 | 333,000 | 75,476 | 75,476 | 333,000 |
| 14 | 0.00 | 56,668 | 56,668 | 333,000 | 78,702 | 78,702 | 333,000 |
| 15 | 0.00 | 57,737 | 57,737 | 333,000 | 82,011 | 82,011 | 333,000 |
| 16 | 0.00 | 55,737 | 55,737 | 333,000 | 85,470 | 85,470 | 333,000 |
| 17 | 0.00 | 54,668 | 54,668 | 333,000 | 89,015 | 89,015 | 333,000 |
| 18 | 0.00 | 54,668 | 54,668 | 333,000 | 92,675 | 92,675 | 333,000 |

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable.

February 26, 2004
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NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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SUBSTITUTE SHEET (RULE 26)

A Life Insurance Illustration
NaviTrak - Universal Life - Policy Form 6557
Statement of Policy Cost and Benefit Information
Prepared for
The Client

Presented by Mana LLC

Benefit Amount
 NaviTrak \$333,000
 No Lapse Guarantee Rider

Age 45
 Female
 Preferred Non-smoker
 State - WA

This illustration of NaviTrak values assumes payments are made in the amounts shown and that the illustrated rates and monthly deductions will continue in the future. The interest rate used in the calculation of current values is 4.50%. The interest rate used in the calculation of guaranteed values is 4.00%.

| Guaranteed Values at 4.00% | | | | | *Current Values at 4.50% | | |
|----------------------------|-----------------|---------------------------------------|--|-----------------------------------|-------------------------------------|--|---------------------------------|
| Policy Year | Planned Premium | Guaranteed Accumulated Value End Year | Guaranteed Cash Surrender Value End Year | Guaranteed Death Benefit End Year | Current Accumulated Value End Year* | Current Cash Surrender Value End Year* | Current Death Benefit End Year* |
| 1 | \$ 2,442.37 | \$ 716 | \$ 0 | \$333,000 | \$ 1,347 | \$ 0 | \$333,000 |
| 2 | 2,442.37 | 1,395 | 0 | 333,000 | 2,728 | 0 | 333,000 |
| 3 | 2,442.37 | 2,030 | 0 | 333,000 | 4,143 | 1,603 | 333,000 |
| 4 | 2,442.37 | 2,611 | 390 | 333,000 | 5,594 | 3,373 | 333,000 |
| 5 | 2,442.37 | 3,134 | 1,233 | 333,000 | 7,082 | 5,181 | 333,000 |
| 6 | 2,442.37 | 3,993 | 2,461 | 333,000 | 9,011 | 7,480 | 333,000 |
| 7 | 2,442.37 | 4,785 | 3,629 | 333,000 | 10,995 | 9,839 | 333,000 |
| 8 | 2,442.37 | 5,508 | 4,715 | 333,000 | 13,032 | 11,917 | 333,000 |
| 9 | 2,442.37 | 6,268 | 5,807 | 333,000 | 15,113 | 14,911 | 333,000 |
| 10 | 2,442.37 | 6,998 | 6,857 | 333,000 | 17,243 | 17,211 | 333,000 |
| | 2,442.37 | | | | | | |
| 11 | 2,442.37 | 7,717 | 7,171 | 333,000 | 20,039 | 20,039 | 333,000 |
| 12 | 2,442.37 | 7,617 | 7,617 | 333,000 | 22,913 | 22,913 | 333,000 |
| 13 | 2,442.37 | 7,500 | 7,932 | 333,000 | 25,877 | 25,877 | 333,000 |
| 14 | 2,442.37 | 7,366 | 8,711 | 333,000 | 28,917 | 28,917 | 333,000 |
| 15 | 2,442.37 | 8,156 | 8,156 | 333,000 | 32,096 | 32,096 | 333,000 |
| 16 | 2,442.37 | 8,915 | 8,915 | 333,000 | 35,311 | 35,311 | 333,000 |

* Benefits and values are not guaranteed. The assumptions on which they are based are subject to change by the insurer. Actual results may be more or less favorable. No Lapse Guarantee rider will guarantee the death benefit protection, regardless of cash surrender value, for the lifetime of the insured assuming the Monthly Premium Test is met.

NATIONAL LIFE INSURANCE COMPANY, MONTPELIER, VT 05604
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SUBSTITUTE SHEET (RULE 26)

Mana Loan Amortizer

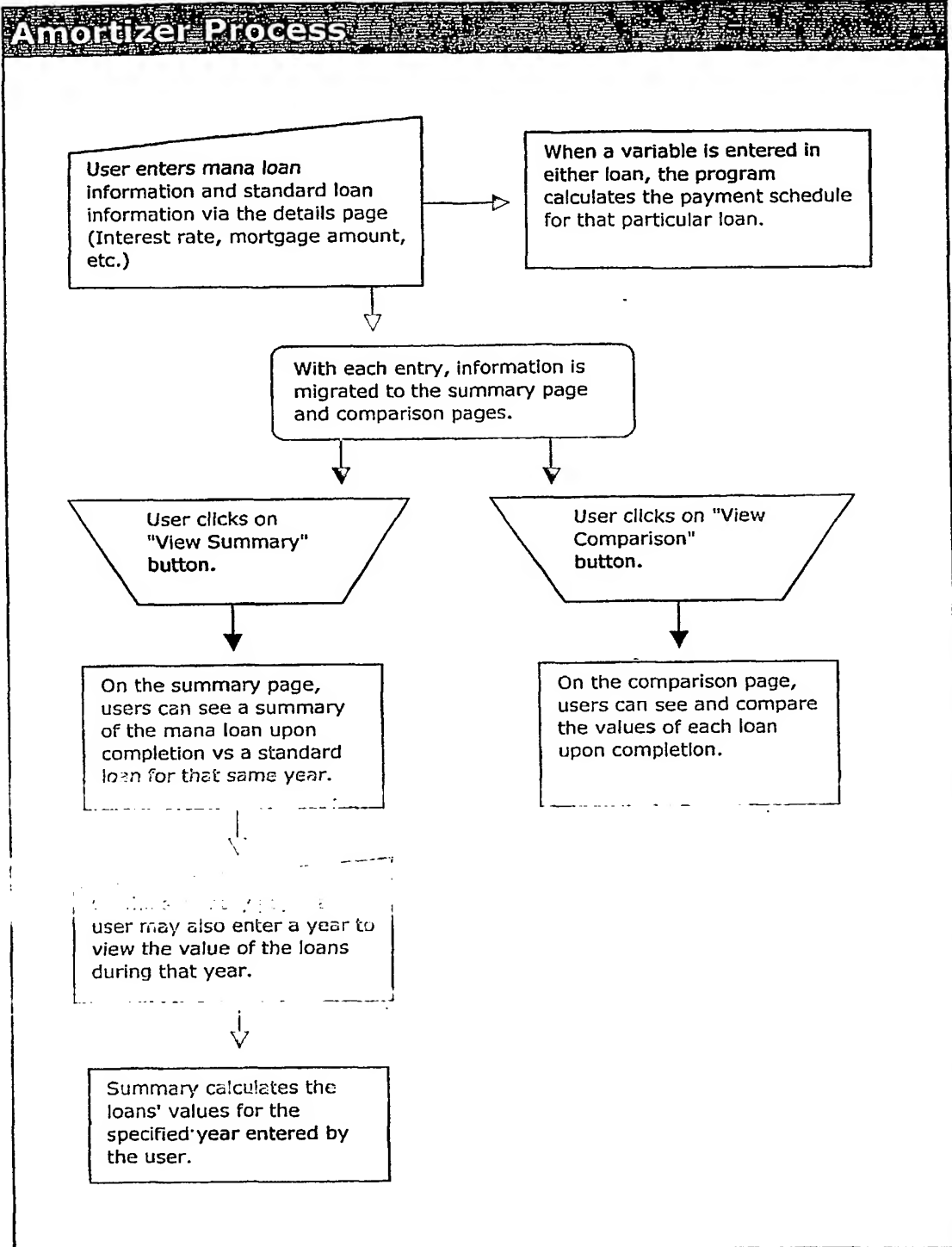
Product Framework and Description

The Mana Loan Amortizer program was developed to compare the Mana Loan system against standard loan products.

The program runs within the Microsoft Excel framework, and uses Microsoft Visual Basic to run the application's functions. Microsoft Excel and Microsoft Visual Basic are simply the tools that are used in developing the software. The software itself is a product that was designed for Mana LLC, who holds the copyright and distribution rights.

The product was developed to accommodate for various loan variables such as the term of the loan, Interest rate, payment frequency, etc.

The program includes a detailed payment page, a summary page and a comparison page, with each page containing information about both the results of the Mana Loan and a standard loan.



Instructions on using the Mana Amortizer:

1. You may have to if needed unprotect the worksheet. On the Menu bar go to- Tools, protection, unprotect.
2. You may also have to if needed unfreeze the panes. On the Menu bar go to- Window, unfreeze panes.

Borrowers Information Box:

1. Click on the "State" cell and a drop down menu will appear.

Mana Borrower Details and Calculations:

1. "Interest Rate" needs to be manually inserted.
2. "Term" click on the cell and a drop down menu will appear.
3. "Method of Payment" click on cell.
4. "Extra Payment every 14 Days" this will reduce the principle in addition to the amortization.
5. "Loan Date" needs to be manually inserted and accordingly the payment date will automatically calculate.
6. "Annuity % of Home" Use a percentage of the sales price of home.
7. "Other Annuity" Use a dollar amount for the annuity instead of a % amount.

Standard Borrower Details and Calculations:

1. "Interest Rate" Insert Manually.
2. "Method of Payments" Drop down menu.
3. "Monthly Mortgage Ins." Insert Manually.
4. "Monthly Policy Payment" Insert Manually.
5. "% Down Payment" Insert Manually.
6. "Cash Down Payment" Manually insert a dollar amount instead of a % amount.

Compare the Mana Summary Page:

This page automatically compares all the inputs from the "Details and Summary" pages. The "During the Year You Specify For" (right side) will allow you to view any given year the cost that the borrower has incurred for the policy's "Cash Surrender Value" of the same year. You must manually insert the "Cash Surrender Value" of the year you have chosen in order to finish the comparison. (Note: If you should make a change on the detail page this will automatically clear the year and cash surrender cells.) Hit save when you don't want the boxes to clear.

The "During the Year You Specify For" (right side) will allow you to view any given year the cost that the borrower has incurred for the policy's "Cash Surrender Value" of the same year. You must manually insert the "Cash Surrender Value" of the year you have chosen in order to finish the comparison. (Note: If you should make a change on the detail page this will automatically clear the year and cash surrender cells.) Hit save when you don't want the boxes to clear.

Compare the Mana Loan Page:

This page automatically compares all the inputs from the "Details and Summary" pages.

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